

**ABSTRACT**

5 This invention includes methods and systems for providing participants in benefit plans with loans related to the participants' vested assets in the benefit plans. Administrative systems of this invention provide for loan-fund account setup and modification, manage account use, interface to established access vehicles (check, credit card, debit card, wire transfer, ACH, sweeps, ATMs, etc.), as well as to established benefit-plan management  
10 systems. Methods of this invention manage participant loans in accordance with statutes, regulations, and policies applicable in relevant jurisdictions. Overall, this invention provides participants low cost financing using tax-advantaged assets which is particularly useful to individuals without other access to alternative low cost credit.

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